

MISSION VALLEY BANCORP

	Disbursement Date 08/20/2010	RSSD (Holding Company) 3364600	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$264	\$289	9.3%		
Loans	\$191	\$204	6.6%		
Construction & development	\$1	\$1	8.8%		
Closed-end 1-4 family residential	\$4	\$6	39.2%		
Home equity	\$4	\$3	-25.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-34.9%		
Commercial & Industrial	\$56	\$67	18.9%		
Commercial real estate	\$100	\$110	10.0%		
Unused commitments	\$27	\$29	7.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$11	-13.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$6	-25.9%		
Cash & balances due	\$20	\$16	-18.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$228	\$250	9.5%		
Deposits	\$224	\$246	9.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$36	\$39	7.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.6%	13.5%	--		
Tier 1 risk based capital ratio	16.9%	17.3%	--		
Total risk based capital ratio	18.2%	18.5%	--		
Return on equity ¹	8.1%	14.9%	--		
Return on assets ¹	1.1%	2.0%	--		
Net interest margin ¹	4.5%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	180.8%	329.8%	--		
Loss provision to net charge-offs (qtr)	0.0%	11166.7%	--		
Net charge-offs to average loans and leases ¹	-0.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	1.9%	0.7%	0.0%	0.0%	--
Commercial real estate	1.2%	0.6%	0.0%	0.0%	--
Total loans	1.2%	0.5%	0.0%	0.0%	--